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Children's Health Insurance Program has leftover funds Enrollment cap leaves state's money unspent

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HELENA — As the Legislature prepares to increase funding for the Children's Health Insurance Program, figures show the state isn't spending all the money it has now for the program.

The unspent funds could be \$500,000 this year, which would insure an additional 325 low-income kids, state officials confirmed this week. About \$1 million in CHIP funds went unspent in 2004.

Using that money would erase most of the 400-plus waiting list of those wishing to receive the benefits.

A state lawmaker and longtime advocate for the program said Wednesday she is "infuriated" that the state would leave this money on the table.

"We work so hard to get health care for children, and (then) these problems and decisions are made that aren't in the best interest of children," said Rep. Mary Caferro, D-Helena.

State health official Chuck Hunter said the state has capped CHIP enrollment at 10,900 children, a decision made by the Martz administration and the Department of Public Health and Human Services.

Money leftover after those children are insured carries over into the next fiscal year.

Had the state spent the full amount, it would have insured more children, Hunter said, but those kids might have been dropped from CHIP rolls if funding fell in 2005, a risk the department wasn't willing to take.

"Being worried if your child's health insurance is going to end is not a very comforting thing for families," Hunter said.

But Caferro insisted that one year of insurance is better than none.

"If you tell a mother, 'I only have a year (of insurance) to give you. Will you take it?' That mother is going to say, 'You bet I will,'" she said. "I really question the priorities in these decisions."

Increasing funding for CHIP is a key issue before the Legislature this session.

Gov. Brian Schweitzer's budget includes \$4.2 million in new CHIP funds from the new I-149 tobacco tax revenue, enough to generate \$17.2 million after the federal match and add 3,000 kids to the rolls.

CHIP, a state-federal program created in 1999, provides insurance to children of low-income families who don't qualify for other aid.

Hunter also said the department wasn't sure it would have enough money to keep paying for more kids.

He said he didn't want to come into the 2005 Legislature with potential cost overruns in the program, and therefore had kept the enrollment steady.

"Our choice reflects that the Legislature really ought to be the policymaker as to how many kids they fund and for how long," Hunter said.

CHIP covers kids from families whose income is below 150 percent of the federal poverty level. That's \$23,505 for a family of

three in Montana.

Each year, the federal government allots a certain amount of CHIP funds to each state. States leverage the money by providing a 20 percent match.

The program covers basic medical costs, eyeglasses and dental care. Blue Cross and Blue Shield of Montana, the state's largest private insurer, has the contract to administer the basic medical portion of CHIP.

Roughly 15,000 uninsured Montana kids may be eligible for CHIP but aren't receiving it.
